

REMARKS

Claims 6-8 remain pending after this amendment.

Claims 6 and 8 are in independent form.

Added Claim 8 emphasizes the application of the system to a network grouping a plurality of service providers.

Support for the added claim may be found at line 8 of the Abstract.

Nothing in the cited prior art anticipates or renders obvious a system as claimed that allows for the use of a universal type of debit card by a large number of customers on stations operated by independent providers of goods and services.

Regarding the rejection of Claims 6 and 7, the Examiner appears to have overlooked the limitations recited in lines 15-19 of Claim 6, to wit:

- a) the transmission to the computer of the vendor's identity excluding any information about the card holder's account
- b) the crediting of the account of the vendor who provides the goods or services
- c) the debiting of the account of the vendor who operates the currency acceptor

Andrews et al. discloses a system for loading a debit card at a transit fare paying station using a variety of payment sources (cash, credit or debit card, accumulated fare benefits).

That system is intended to be used by a single vending entity, the transit company.

Such a system is not concerned with acceptance of a single type of debit card by a plurality of independent vendors and debit card reloading services. It is totally irrelevant and inapplicable to the debit card transaction accounting system of the invention that must balance accounts among a number of independent purveyors of goods or services.

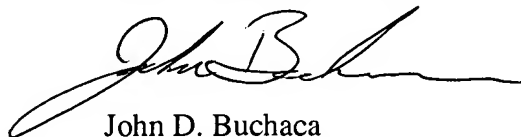
Loading, debiting and reloading of smart cards is old art. To that old technology, Andrews et al. adds only the convenience of reloading the card at a transit gate from pre-programmed and pre-approved sources of funds. This presents no anticipating evidence of the invention as claimed.

Applicants are particularly concerned with the Examiner's continued obvious failure to understand and appreciate the invention as demonstrated by comments such as "through the processor/central computer 12" (p.3, l.8-9 of the office action) and "so as update the **card holder account information** (p.3, l.13-14 of the office action).

In the invention, the only tasks assigned to the processor/central computer are the debiting or crediting of the **vendor's accounts**. There is no processing of the **card holders' accounts**.

Applicants submit that the Examiner has failed to establish a cogent prima facie case of obviousness of the invention recited in Claims 6 and 7, and that the cited prior art does not anticipate or render obvious the system recited in Claim 8.

Respectfully submitted,



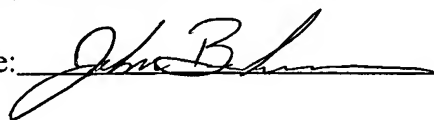
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Date: _____

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